

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RASHAD D EDWARDS

Debtor(s)

Case No. 15-14553

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/24/2015.
- 2) The plan was confirmed on 09/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/03/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,250.00.
- 10) Amount of unsecured claims discharged without payment: \$107,409.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,262.00
Less amount refunded to debtor	\$2.00

**NET RECEIPTS: \$19,260.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$844.75
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,844.75**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Unsecured	10,308.00	11,479.09	11,479.09	701.67	0.00
CAVALRY SPV I LLC	Unsecured	713.00	713.21	713.21	43.60	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	700.00	NA	NA	0.00	0.00
CITI	Unsecured	4,649.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,400.00	3,558.00	3,558.00	217.48	0.00
CREDIT MANAGEMENT LP	Unsecured	0.00	NA	NA	0.00	0.00
DEVRY EDUCATION GROUP	Unsecured	0.00	839.53	839.53	51.32	0.00
ESCALLATE LLC	Unsecured	693.00	NA	NA	0.00	0.00
HSBC AUTO	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	170.19	170.19	10.40	0.00
INTERNAL REVENUE SERVICE	Priority	1,100.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,571.00	8,536.08	8,536.08	8,536.08	0.00
Midland Funding	Unsecured	0.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Secured	3,015.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	3,015.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	93.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	96.00	NA	NA	0.00	0.00
RENT RECOVER LLC	Unsecured	402.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	9,500.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	3,500.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT	Unsecured	34.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
US BANK/NA ND	Unsecured	2,824.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	51,684.00	58,316.11	58,316.11	3,564.58	0.00
US DEPT OF ED GREAT LAKES	Unsecured	19,064.00	20,365.42	20,365.42	1,244.84	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON	Unsecured	755.00	740.82	740.82	45.28	0.00
WESTGATE RESORTS	Unsecured	1,100.00	NA	NA	0.00	0.00
WESTGATE RESORTS	Secured	NA	0.00	0.00	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,536.08	\$8,536.08	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,536.08</b>	<b>\$8,536.08</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$96,182.37</b>	<b>\$5,879.17</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,844.75</u>
Disbursements to Creditors	<u>\$14,415.25</u>

**TOTAL DISBURSEMENTS :** **\$19,260.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/02/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.